

**Information to identify the case:**

Debtor 1	<b>Charles Alfred Breese Sr</b>	Social Security number or ITIN	xxx-xx-5931
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Frances Breese</b>	Social Security number or ITIN	xxx-xx-6688
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-38198-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles Alfred Breese Sr

Frances Breese

8/9/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charles Alfred Breese, Sr  
 Frances Breese  
 Debtors

Case No. 13-38198-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db/jdb  
 aty Charles Alfred Breese, Sr, Frances Breese, 1 Columbus Dr., Franklin Park, NJ 08823-1725  
 +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 cr +Hyundai Capital America, 6100 W. Plano Parkway, Suite 2000, Plano, TX 75093-8207  
 516262886 +Accelerated Surgical Center of New Jersey, P.O. Box 4316, Clifton, NJ 07012-8316  
 514452021 +CHASE, PO BOX 24696, Columbus, OH 43224-0696  
 514452023 +Dr. Swagatha Chavva, 3086 State Highway 27, Kendall Park, NJ 08824-1658  
 514452026 Importico/Falgi Industries, 120 Baekeland Avenue, Middlesex, NJ 08846-2602  
 514452031 PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444  
 514452032 +REMEX INC, 307 WALL ST, PRINCETON, NJ 08540-1515  
 514452033 +Silvercloud Financial, 635 East Highway 20, Cupper Lake, CA 95485-8793  
 514717809 +South Brunswick Township Water & Sewer Dept., P.O. Box 190, Monmouth Jct, NJ 08852-0190  
 514452034 +South Brunswick Water & Sewer, P.O. Box 190, Monmouth Junction, NJ 08852-0190  
 514692236 +Swagatha Chavva DDS, PA, 3086 State Route 27, Suite #5, Kendall Park, NJ 08824-1658  
 514452036 +U.S Attorney General, U.S. Department of Justice, 950 Pennsylvania Avenue NW,  
 Washington, DC 20221-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2018 22:52:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2018 22:52:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: HY11.COM Aug 10 2018 02:18:00 Hyundai Motor Finance, PO Box 20829,  
 Fountain Valley, CA 92728-0829  
 514522752 EDI: AIS.COM Aug 10 2018 02:18:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514626182 EDI: AIS.COM Aug 10 2018 02:18:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514452018 EDI: CAPITALONE.COM Aug 10 2018 02:18:00 CAP ONE, PO BOX 85520, RICHMOND, VA 23285  
 514452022 +EDI: RCSFNBMARIN.COM Aug 10 2018 02:18:00 CREDIT ONE BANK, PO BOX 98875,  
 LAS VEGAS, NV 89193-8875  
 514534298 EDI: IRS.COM Aug 10 2018 02:18:00 Department of the Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 514452024 +EDI: AMINFOFP.COM Aug 10 2018 02:18:00 FIRST PREMIER BANK, 601 S MINNESOTA AVE,  
 SIOUX FALLS, SD 57104-4868  
 514452025 +EDI: HY11.COM Aug 10 2018 02:18:00 HYUNDAI CAPITAL AMERICA, 10550 TALBERT AVE,  
 FOUNTAIN VALLEY, CA 92708-6032  
 514514463 +EDI: HY11.COM Aug 10 2018 02:18:00 Hyundai Motor Finance, PO Box 20809,  
 Fountain Valley, CA 92728-0809  
 514754952 E-mail/Text: camanagement@mtb.com Aug 09 2018 22:51:38  
 JPMorgan Chase Bank, National Association, c/o M&T Bank, PO Box 840,  
 Buffalo, NY 14240-0840  
 514701317 EDI: RESURGENT.COM Aug 10 2018 02:18:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514452030 +EDI: MID8.COM Aug 10 2018 02:18:00 MIDLAND FUNDING, 8875 AERO DR STE 200,  
 SAN DIEGO, CA 92123-2255  
 514659313 EDI: PRA.COM Aug 10 2018 02:18:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 514659311 EDI: PRA.COM Aug 10 2018 02:18:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 514468710 +E-mail/Text: bankruptcy@pseg.com Aug 09 2018 22:51:12 PSEG, Attn: Bankruptcy Dept,  
 PO BOX 490, Cranford, NJ 07016-0490  
 514734201 +E-mail/Text: csidl@sbcglobal.net Aug 09 2018 22:52:31 Premier BankCard/Charter,  
 PO Box 2208, Vacaville, CA 95696-8208  
 515257588 EDI: RMSC.COM Aug 10 2018 02:18:00 Synchrony Bank,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 514452037 +EDI: VERIZONCOMB.COM Aug 10 2018 02:19:00 VERIZON WIRELESS, 1 VERIZON PL,  
 ALPHARETTA, GA 30004-8510  
 514452038 +EDI: BLUESTEM Aug 10 2018 02:19:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD,  
 SAINT CLOUD, MN 56303-0820

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514452029 Landlord

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

Date Rcvd: Aug 09, 2018

aty\* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
Mountainside, NJ 07092-2315  
aty\* +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,  
Mountainside, NJ 07092-2315  
516262887\* +Accelerated Surgical Center of New Jersey, P.O. Box 4316, Clifton, NJ 07012-8316  
514452019\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAP ONE, PO BOX 85520, RICHMOND, VA 23285)  
514452020\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: CAP ONE, PO BOX 85520, RICHMOND, VA 23285)  
514452027\* +IRS, P.O.Box 7346, Philadelphia, PA 19101-7346  
514452028\* +IRS, P.O.Box 7346, Philadelphia, PA 19101-7346  
514452017 ###ACB RECEIVABLES MNGMT, 19 MAIN ST, ASBURY PARK, NJ 07712-7012  
514452035 ###STELLAR RECOVERY INC, 4500 SALISBURY RD STE 10, JACKSONVILLE, FL 32216-8035

TOTALS: 1, \* 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 9, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Jaclyn Christine Clemmer on behalf of Creditor Bayview Loan Servicing, LLC  
jclemmer@schillerknapp.com,  
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; sbatcher@schillerk  
napp.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Capital America ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Motor Finance ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Scott R. Miller on behalf of Joint Debtor Frances Breese srmbk@optonline.net  
Scott R. Miller on behalf of Debtor Charles Alfred Breese, Sr srmbk@optonline.net

TOTAL: 9